

STEVEN N. TAIEB, ESQ.
Attorney at Law
BY /s/ Steven N. Taieb, Esq.
Steven N. Taieb ST8001
4201 Church Rd., Suite 15
Mt. Laurel, NJ 08054
(856) 235-4994
Attorney for Debtor

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
HONORABLE MICHAEL D. KAPLAN

In Re:	: CASE NO: 18-24207
JOYCE E. CLARK Debtor(s)	: CHAPTER 13
	: HEARING DATE: 5/27/20

SUPPLEMENTAL CERTIFICATION OF DEBTOR

Joyce E. Clark, upon her certification says:

1. I am the debtor in the above matter.
2. I have filed a modified plan to extend my plan pursuant to the CARES act for an additional 63 months.
3. As a result of the corona virus, I have been unable to go to work since I now care for three disabled young adults whose program was shut down due to the corona virus. As a result, I am no longer working at Legacy because I have to stay home and care for the disabled people I get from New Jersey Mentor.
4. I just applied for unemployment and have not received anything but qualify for \$313 per week plus the \$600 stimulus for a few months.
5. I have amended my income and expense statements to show the drop in income and the large increase in expenses since the young adults are home all the time during the pandemic.
6. I am current with my mortgage payments but behind on the trustee payments since I originally had a concussion and have a work related accident but the corona virus has aggravated the situation and has materially affected by income and expenses over the last two months. Based on all these circumstances, I am asking this Honorable Court to let me extend my plan pursuant to the Cares act.

7. I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.
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Dated: 5/12/20

/s/ JOYCE E. CLARK
JOYCE E. CLARK
Debtor